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The following constitutes
the order of the court. Signed November 6, 2012

A handwritten signature in black ink, appearing to read "Roger L. Efremsky".

UNITED STATES B. U.S. Bankruptcy Judge
IN AND FOR THE NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION

In Re:) Case No.: 12-47678
) Chapter 13
)
) **ORDER VALUING LIEN OF WELLS**
THOMAS L. PACHECO & CHRISTINA M.) **FARGO BANK, N.A./WELLS FARGO**
PACHECO,) **HOME EQUITY**
)
Debtors)
)

On October 15, 2012, Debtor filed a first amended motion to value the lien of WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY against the property commonly known as 1613 Sidney Ave, San Leandro, California, which lien was recorded in Alameda County, California on or about March 28, 2007 as document #2007122550 (hereinafter the Lien).

The court finds that notice of the motion upon WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY was proper. WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY having failed to file timely opposition to Debtor's motion, the court hereby orders as follows:

1 (1) For purposes of Debtor's chapter 13 plan only, the Lien is valued at zero, WELLS
2 FARGO BANK, N.A./WELLS FARGO HOME EQUITY does not have a secured claim, and
3 the Lien may not be enforced, pursuant to 11 U.S.C. §§ 506, 1322 (b)(2) and 1327.

4 (2) This order shall become part of Debtor's confirmed chapter 13 plan.

5 (3) Upon entry of a discharge in Debtor's chapter 13 case, the Lien shall be voided for
6 all purposes, and upon application by Debtor, the court will enter an appropriate form of
7 judgment voiding the Lien.
8

9 (4) If Debtor's chapter 13 case is dismissed or converted to one under another chapter
10 before Debtor obtains a discharge, this order shall cease to be effective and the Lien shall be
11 retained to the extent recognized by applicable nonbankruptcy law, and upon application by
12 the WELLS FARGO BANK, N.A./WELLS FARGO HOME EQUITY, the court will enter an
13 appropriate form of order restoring the Lien.

14 (5) Except as provided by separate, subsequent order of this court, the Lien may not be
15 enforced so long as this order remains in effect.
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18 End of Order
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Court Service List

Wells Fargo Bank, N.A./Wells Fargo Home Equity
Attention: Officer
101 N. Phillips Avenue
Sioux Falls, SD 57104